

Fill in this information to identify the case:

Debtor 1 Daniel G Steffes
Debtor 2 April L Steffes fka April Pogorzelski
(Spouse, if filing)
United States Bankruptcy Court for the: EASTERN District of Wisconsin
Case Number 17-30357

Official Form 410S1**Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as Trustee of LB-Cabana Series IV Trust

Last 4 digits of any number you use to

identify the debtor's account: 8584

Court claim no. (if known): 8-1

Date of payment change:

Must be at least 21 days after date 05/01/2022
of this notice

New total payment: \$ 1429.93

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjusted**1. Will there be a change in the debtor's escrow account payment?**

☐ No

☒ Yes. Attach a copy of the escrow statement in a form prepared consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 288.65

New escrow payment: \$ 449.80

Part 2: Mortgage Payment Adjusted**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Daniel G Steffes
First Name Middle Name Last Name

Case number (if known) 17-30357

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐

I am the creditor.

☒

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Christopher K. Baxter Date 03/16/2022

Print: Christopher K. Baxter
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Marinosci Law Group, P.C.

Address 14643 Dallas Parkway, Suite 750
Number Street
Dallas, Texas 75240
City State ZIP Code

Contact phone 401-234-9200

Email BKinquiries@mlg-defaultlaw.com

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing document was served on the Debtor via United States Mail at the address listed on PACER, and to the Debtor's attorney, the Chapter 13 Trustee, the U.S. Trustee, and all parties requesting notice via CM/ECF on March 17, 2022.

April L Steffes
3036 Clayton Ave
East Troy , WI 53120

Daniel G Steffes
3036 Clayton Ave
East Troy, WI 53120

Marinosci Law Group, P.C.
/s/ Christopher K. Baxter
Email: BKinquiries@mlg-defaultlaw.com
ATTORNEYS FOR CREDITOR

DANIEL STEFFES
3036 CLAYTON AVE
EAST TROY WI 53120

Analysis Date: March 07, 2022

Final

Property Address: 3036 CLAYTON AVENUE EAST TROY, WI 53120

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
Account History**

This is a statement of actual activity in your escrow account from July 2021 to Apr 2022. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective May 01, 2022:
Principal & Interest Pmt:	980.13	980.13 **
Escrow Payment:	288.65	449.80
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,268.78	\$1,429.93

Escrow Balance Calculation	
Due Date:	Mar 01, 2022
Escrow Balance:	(570.72)
Anticipated Pmts to Escrow:	577.30
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$6.58

** The terms of your loan may result in changes to the monthly principal and interest payments during the year.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	1,160.28
Jul 2021		290.07		*		0.00	1,450.35
Aug 2021		290.07		*		0.00	1,740.42
Dec 2021		1,158.86		*		0.00	2,899.28
Dec 2021		1.91		*	Int on Escrow Pmt	0.00	2,901.19
Jan 2022		288.65		*		0.00	3,189.84
Jan 2022		11.22		*	Escrow Only Payment	0.00	3,201.06
Jan 2022			4,332.79	*	Village Tax	0.00	(1,131.73)
Jan 2022			136.93	*	Village Tax	0.00	(1,268.66)
Feb 2022		288.65		*		0.00	(980.01)
Feb 2022		2,064.40		*	Escrow Only Payment	0.00	1,084.39
Feb 2022			1,655.11	*	Escrow Disbursement	0.00	(570.72)
					Anticipated Transactions	0.00	(570.72)
Mar 2022		288.65					(282.07)
Apr 2022		288.65					6.58
	\$0.00	\$4,971.13	\$0.00	\$6,124.83			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are

silent on this issue.

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	6.58	1,862.35
May 2022	372.48			379.06	2,234.83
Jun 2022	372.48			751.54	2,607.31
Jul 2022	372.48			1,124.02	2,979.79
Aug 2022	372.48			1,496.50	3,352.27
Sep 2022	372.48			1,868.98	3,724.75
Oct 2022	372.48			2,241.46	4,097.23
Nov 2022	372.48			2,613.94	4,469.71
Dec 2022	372.48			2,986.42	4,842.19
Jan 2023	372.48	4,332.79	Village Tax	(973.89)	881.88
Jan 2023		136.93	Village Tax	(1,110.82)	744.95
Feb 2023	372.48			(738.34)	1,117.43
Mar 2023	372.48			(365.86)	1,489.91
Apr 2023	372.48			6.62	1,862.39
	<u>\$4,469.76</u>	<u>\$4,469.72</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 744.95. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 744.95 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 6.58. Your starting balance (escrow balance required) according to this analysis should be \$1,862.35. This means you have a shortage of 1,855.77. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 24 months.

We anticipate the total of your coming year bills to be 4,469.72. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	372.48
Surplus Amount:	0.00
Shortage Amount:	77.32
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$449.80</u>

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$1,352.61 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**